

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Angela Cephas

Debtor(s)

CHAPTER 13

Wells Fargo Bank, National Association, successor by  
merger to Wells Fargo Bank, Minnesota, National  
Association, as Trustee for Reperforming Loan REMIC  
Trust Certificates Series 2002-2

Movant

NO. 22-10183 ELF

vs.

Angela Cephas

Debtor(s)

11 U.S.C. Sections 362 and 1301

Marvin T. Bey

Co- Debtor

Kenneth E. West

Trustee

**ORDER**

AND NOW, this 28th day of February, 2023 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay under 11 U.S.C. Section 362, is modified with respect to the subject premises located at 1854 South Ringgold Street, Philadelphia, PA 19145 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**